

**Amendment to the Claims:**

This listing of claims will replace all prior versions and listings of claims in the application:

**Listing of Claims:**

Claims 1-19 (Cancelled)

20. (Currently amended) A method for using a stored value card having associated card identification data comprising the following steps:

issuing the card;

purchasing the card by a purchaser, in any denomination having cash value, the purchasing step being performed during a card purchase transaction;

selecting an identifier by the purchaser, wherein the identifier is to be subsequently used with the card to verify an authorized user of the card ~~when subsequently conducting a card transaction~~; and

activating the card after the selecting step by transmitting over a network to a card processing center the identifier and the card identification data;

wherein the identifier, the card identification data, and a card value amount are stored in a card account accessible by the card processing center,

and wherein the card is available for use after the activating step is performed.

21. (Previously added) The method according to claim 20, further comprising establishing the card account at the card processing center, the account being uniquely associated with the card.

22. (Previously added) The method according to claim 20, further comprising adding value to the card value amount.

23. (Previously added) The method according to claim 20, wherein the card transaction comprises purchasing a good or a service, wherein the step of purchasing a good or service comprises decrementing the card value amount by the cost of the good or service.

24. (Cancelled)

25. (Previously added) The method according to claim 23, further comprising the step of decrementing the card value amount by an amount corresponding to the purchase price.

26. (Previously added) The method according to claim 20, wherein the card is inactive before the activating step is performed.

27. (Previously added) The method according to claim 20, wherein the card value amount corresponds to an amount of payment tendered in the purchasing step.

28. (Previously added) The method according to claim 20, wherein the activating step is performed by a gift donor and the card value amount is indicative of a gift amount.

29. (Previously added) The method according to claim 20, wherein the stored value card is issued in cooperation with a sponsor.

30. (Previously added) A method for processing a stored value card having associated card identification data, the method comprising the following steps:

assigning to the card an identifier to be used with the card identification data, the purchase of the card being performed during a card purchase transaction; and

after the identifier is selected, transmitting to a card processing center over a network the card identification data, the identifier, and a card value amount, wherein the card processing center establishes a unique card account, and stores the card identification data, the identifier, and a card value amount, and wherein the card identification data and identifier are used to subsequently verify an authorized user of the card ~~when the authorized card user conducts a card transaction.~~

31. (Previously added) The method according to claim 30, further comprising the step of distributing the card to a user of the card.

32. (Previously added) The method according to claim 30, further comprising the step of adding value to the card value amount.

33. (Previously added) A system for using a stored value card having associated card identification data, the system comprising:

an issuer that issues the card, the card not yet being activated;

a terminal ~~that reads~~ that receives ~~the card identification data from the card and, after selection of an identifier provided by the card user, transmits over a network the card identification data and, the identifier, and a card value amount,~~ wherein ~~the~~ a card purchaser purchases the card during a card purchase transaction; and

a card processing center in communication with the terminal over ~~the~~ a network to receive the card identification data, and the identifier, ~~and the card value amount,~~ the card processing center activating the card after the selection of the identifier, the card processing center further establishing a unique card account, and storing in the card account the card identification data, the identifier, and the card value amount, enabling the subsequent verification of the validity of ~~the card identification data using the identifier when~~ an authorized card user ~~subsequently attempts to conduct a card transaction.~~

34. (Previously added) The system according to claim 33, wherein the issuer comprises a bank.

35. (Previously added) The system according to claim 33, wherein the card is distributed to a user of the card.

36. (Previously added) The system according to claim 33, wherein an additional amount is added to the card value amount.

37. (Previously added) A method for activating a stored value card having associated card identification data, the method comprising the following steps:

after selection of an identifier, receiving over a network ~~the~~ card identification data and ~~the~~ an identifier, wherein ~~the~~ a card is purchased during a card purchase transaction;  
activating the card upon receipt of the card identification data and the identifier;  
establishing a unique card account; and  
storing the card identification data, the identifier, and a card value amount to enable verification of an authorized user of the card ~~when the authorized card user subsequently conducts a card transaction.~~

38. (Previously added) The method according to claim 37, further comprising the step of distributing the card to a user of the card.

39. (Previously added) The method according to claim 37, further comprising adding an additional amount to the card value amount.

40-43. (Cancelled)

44. (Previously added) A method for providing a transaction system, comprising:  
issuing a stored value card;  
purchasing the card, by a card purchaser, during a card purchase transaction, the card purchase transaction being performed after the issuing step, wherein the card has an initial cash value at a first time which is no earlier than a time at which the purchasing step is started;  
selecting personal identification data, the personal identification data comprising an identifier for verifying an identity of an authorized user of the card; and  
activating the card by transmitting activation data to a processing center, wherein the activation data include the identifier, wherein the activating step is performed after the selecting step, and wherein the identifier is stored in a storage device which is accessible by the processing center.

45. (Previously added) A method for activating a stored value card comprising:  
assigning to a card, no earlier than ~~a~~ at the starting time of a card purchase transaction, personal identification data, the personal identification data comprising an identifier for verifying

an identity of an authorized user of the card, wherein the card is purchased by a purchaser during the card purchase transaction, wherein the card is ~~devoid of an~~ not associated with a personal identifier ~~earlier than the starting time~~; and

transmitting the personal identification data to a processing center, wherein the processing center stores the personal identification data.

46. (Previously added) A stored value card transaction system, comprising:  
a transmitting device terminal which transmits personal identification data selected at a selection time, the card being purchased by a purchaser during a card purchase transaction, wherein, earlier than the selection time, the card is ~~devoid of an~~ not associated with a personal identifier used to enable verification of validity of a use of the card ~~for a card transaction~~, and wherein the personal identification data is transmitted ~~no earlier than a starting time of~~ prior to the card purchase transaction; and

a processing center in communication with the transmitting device terminal and configured to perform the steps of:

receiving the personal identification data from the transmitting device terminal,  
activating the card upon receipt of the personal identification data,  
storing the personal identification data, and  
using the personal identification data to enable verification of validity of a use of the card ~~for a card transaction~~.

47. (Previously added) A method for activating a stored value card comprising:  
receiving personal identification data selected at a selection time, the card being purchased by a purchaser during a card purchase transaction, wherein, ~~earlier than~~ prior to the selection time, the card is not associated with the personal identification data ~~devoid of an identifier~~ for verifying an identity of an authorized user of the card, and wherein the personal identification data are received at a receipt time which is no earlier than a starting time of the card purchase transaction;

activating the card at a time no earlier than the receipt time; and

storing the personal identification data to thereby enable verification of an authorized user of the card.

48. (Cancelled)

49. (Previously added) A method for using a stored value card comprising:  
issuing a stored value card; and  
performing a card purchase transaction, the card purchase transaction comprising:  
selecting a set of personal identification data, the personal identification data being for  
verifying validity of a use of the card ~~for a transaction which is~~ subsequent to the card purchase  
transaction; and  
purchasing the card by a card purchaser, wherein, prior to the card purchase transaction,  
the card is ~~devoid of an~~ not associated with a personal identifier for verifying validity of a use of  
the card for a card transaction.

50. (Previously added) A method for activating a stored value card comprising:  
assigning to the card, no earlier than a starting time of a card purchase transaction,  
personal identification data, the personal identification data being for verifying an identity of an  
authorized user of the card, wherein a purchaser purchases the card during the card purchase  
transaction, wherein, earlier than the starting time, the card is ~~devoid of a functioning~~ not  
associated with a personal identifier for verifying validity of a use of the card, and wherein the  
personal identifier is selected during the card purchase transaction.

51. (Previously added) A system for using a stored value card comprising a  
transmitting device terminal that transmits personal identification data selected at a selection  
time, the card being purchased during a card purchase transaction, wherein the card is ~~devoid of~~  
~~a functioning~~ not associated with a personal identifier earlier than the selection time, wherein the  
personal identification data are transmitted no earlier than a starting time of the card purchase  
transaction, and wherein the personal identifier is for verifying validity of a use of the card ~~for a~~  
~~card transaction.~~

52. (Previously added) A method for activating a stored value card comprising  
receiving personal identification data selected at a selection time, wherein, earlier than the

selection time, the card is ~~devoid of a functioning~~ not associated with a personal identifier for verifying validity of a use of the card, the card being purchased by a purchaser during a card purchase transaction, wherein the personal identification data are received at a receipt time which is no earlier than a starting time of the card purchase transaction, and wherein the personal identification data are for verifying an identity of an authorized user of the card.

53. (Cancelled)

54. (Previously added) A method for activating a stored value card having associated card identification data, the method comprising:

assigning to the card an identifier to be used with the card identification data, the purchase of the card being performed during a card purchase transaction; and

after the identifier is selected, transmitting to a card processing center over a network the card identification data and, the identifier, ~~and a card value amount~~, wherein the card processing center activates the card and stores the card identification data; and

storing the identifier and the card value amount to subsequently verify an authorized user of the card ~~when the authorized card user conducts a card transaction~~.

55. (Previously added) The method according to claim 54, further comprising the step of distributing the card to a user of the card.

56. (Previously added) The method according to claim 54, further comprising adding value to the card value amount.

57. (New) A computer implemented method for issuing a stored value card affiliated with a predetermined transaction processing network and an issuer, comprising:

presenting a purchaser with an opportunity to buy a stored value card;

receiving funds provided by the purchaser for a purchase amount for the stored value card;

establishing a stored value account for a recipient designated by the purchaser, wherein the stored value account includes the recipient's name, the stored value card account number; and the purchase amount;

issuing the stored value card, wherein the stored value card is usable for purchases wherever the transaction processing network is accepted for purchases; and receiving notification that the stored value card has been received.

58. (New) The method of claim 57, wherein the recipient is the purchaser.

59. (New) The method of claim 57, wherein the recipient is not the purchaser.

60. (New) The method of claim 57, wherein the transaction processing network is a credit network.

61. (New) The method of claim 57, wherein the transaction processing network is a debit network.

62. (New) A method of using a stored value card having associated card identification data, comprising:

issuing the stored value card without any associated personal identification data; and performing by a card purchaser a card purchase transaction comprising the steps of:

selecting by the card purchaser a set of personal identification data, the set of personal identification data being for verifying the validity of transactions subsequent to the card purchase transaction, and

purchasing the stored value card by the card purchaser.

63. (New) A system for using a stored value card having associated card identification data, comprising:

an issuer for issuing the stored value card; and

a receiving device for receiving a set of personal identification data during a card purchase transaction in which a card purchaser purchases the stored value card, the set of



personal identification data being selected by the card purchaser during the card purchase transaction, the set of personal identification data being for verifying the validity of transactions subsequent to the card purchase transaction.